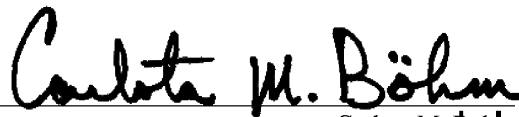


IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

|                  |   |                                 |
|------------------|---|---------------------------------|
| IN RE:           | ) | Case No. 18-22260 CMB           |
|                  | ) | Chapter 13                      |
| Ray Terzich      | ) |                                 |
| Mary Kay Terzich | ) |                                 |
| Debtors          | ) | Related to Docket No. 114 & 118 |
|                  | ) |                                 |
| Ray Terzich      | ) | Docket No.                      |
| Mary Kay Terzich | ) |                                 |
| Movants          | ) |                                 |
|                  | ) |                                 |
| vs.              | ) |                                 |
|                  | ) |                                 |
| No Respondents   | ) |                                 |

**ORDER OF COURT**

AND NOW, to wit, this 7th day of October, 2024, it is hereby  
ORDERED, ADJUDGED, and DECREED, that upon reconsideration the Order Dismissing the Chapter  
13 Case of Ray and Mary Kay Terzich filed at docket number 114 is hereby VACATED, the Chapter 13  
Trustee's bond is reinstated, the Automatic Stay is reinstated and extended in full force and effect until  
further Order of this Court, and final administration of the case can occur,



Carlota M. Böhm

United States Bankruptcy Judge

FILED  
10/7/24 3:55 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Ray Terzich  
Mary Kay Terzich  
Debtors

Case No. 18-22260-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Oct 07, 2024

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112                    |
| 14858084 | Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301, Pittsburgh, PA 15221-5283         |
| 14858085 | Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222                                      |
| 14858086 | + Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969                                      |
| 14858090 | + Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701              |
| 14858091 | + FBN Omaha, PO Box 3412, Omaha, NE 68103-0412  |
| 14858093 | KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106 |
| 14858094 | + LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701                              |
| 14858097 | + Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717               |
| 14858099 | + PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703                                  |

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | Email/PDF: resurgentbknofications@resurgent.com | Oct 07 2024 23:59:08 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| cr       | + Email/Text: ebnpwsa@grblaw.com                | Oct 07 2024 23:46:00 | Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| 14858078 | ^ MEBN  | Oct 07 2024 23:41:48 | Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410               |
| 14858079 | Email/Text: creditcardbkcorrespondence@bofa.com | Oct 07 2024 23:45:00 | Bank of America, PO Box 982238, El Paso, TX 79998-2238  |
| 14886117 | + Email/Text: mortgagebkcorrespondence@bofa.com | Oct 07 2024 23:46:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 14858080 | + Email/Text: kbarkley@bernsteinlaw.com         | Oct 07 2024 23:46:00 | Bernstein -Burkley, PC, 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945   |
| 14858081 | Email/PDF: AIS.cocard.ebn@aisinfo.com           | Oct 07 2024 23:45:44 | Capital One Bank, P. O. Box 30281, Salt Lake City, UT 84130-0281  |
| 14858082 | + Email/PDF: AIS.cocard.ebn@aisinfo.com         | Oct 07 2024 23:59:06 | Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001   |
| 14858083 | + Email/PDF: Citi.BNC.Correspondence@citi.com   | Oct 08 2024 00:09:48 | CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190   |
| 14858087 | Email/PDF: Citi.BNC.Correspondence@citi.com     | Oct 07 2024 23:59:08 | DSNB/Macy's, PO Box 8218, Mason, OH 45040   |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Oct 07, 2024

Form ID: pdf900

Total Noticed: 40

|          |  |                      |   |
|----------|--|----------------------|---|
| 14880841 | Email/Text: bnc-quantum@quantum3group.com              | Oct 07 2024 23:46:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  |
| 14894669 | + Email/Text: kburkley@bernsteinlaw.com                | Oct 07 2024 23:46:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945   |
| 14860616 | Email/Text: collecadminbankruptcy@fnni.com             | Oct 07 2024 23:46:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197  |
| 14858092 | + Email/Text: key_bankruptcy_ebnc@keybank.com          | Oct 07 2024 23:46:00 | Key Bank NA, 4910 Tiedeman Road, Brooklyn, OH 44144-2338  |
| 14894753 | Email/PDF: resurgentbknofications@resurgent.com        | Oct 07 2024 23:59:16 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587     |
| 14893776 | Email/PDF: resurgentbknofications@resurgent.com        | Oct 07 2024 23:59:06 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                    |
| 14893777 | Email/PDF: resurgentbknofications@resurgent.com        | Oct 07 2024 23:45:04 | LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587        |
| 14887804 | Email/PDF: resurgentbknofications@resurgent.com        | Oct 07 2024 23:45:40 | LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                     |
| 14894723 | Email/PDF: MerrickBKNotifications@Resurgent.com        | Oct 07 2024 23:45:32 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 14858095 | + Email/PDF: MerrickBKNotifications@Resurgent.com      | Oct 07 2024 23:45:18 | Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001  |
| 14885999 | + Email/Text: bankruptcydpt@mcmcg.com                  | Oct 07 2024 23:46:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 15161551 | Email/Text: mtgbk@shellpointmtg.com                    | Oct 07 2024 23:46:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826   |
| 14858096 | ^ MEBN   | Oct 07 2024 23:41:48 | Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  |
| 14858098 | Email/Text: Bankruptcy.Notices@pnc.com                 | Oct 07 2024 23:46:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222   |
| 14887466 | Email/Text: Bankruptcy.Notices@pnc.com                 | Oct 07 2024 23:46:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342  |
| 14858612 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 07 2024 23:45:22 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 14868029 | + Email/Text: ebnpeoples@grblaw.com                    | Oct 07 2024 23:46:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828   |
| 14891200 | + Email/Text: ebnpwsa@grblaw.com                       | Oct 07 2024 23:46:00 | Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14858100 | Email/PDF: ais.sync.ebn@aisinfo.com                    | Oct 07 2024 23:59:06 | SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  |
| 14887660 | Email/Text: BNCnotices@dcmservices.com                 | Oct 07 2024 23:46:00 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123   |

TOTAL: 30

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Oct 07, 2024

Form ID: pdf900

Total Noticed: 40

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PNC Bank National Association  |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945                         |
| cr       | *             | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | *+            | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828                                      |
| 14858088 | *P++          | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, DSNB/Macy's, PO Box 8218, Mason, OH 45040 |
| 14858089 | *P++          | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, DSNB/Macy's, PO Box 8218, Mason, OH 45040 |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2024 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Denise Carlon                       | on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com  |
| Jeffrey R. Hunt                     | on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com   |
| Kenneth Steidl                      | on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com            |
| Kenneth Steidl                      | on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com<br>ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com<br>btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com   |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com   |

TOTAL: 8